

EXHIBIT 252

REDACTED FOR PUBLIC FILING

P.O. Box 3530
Rancho Cordova, CA 95741-3530

0863
EO-2

Statement Period:
January 25 through February 22, 2000

Account Number: [REDACTED] 3926

OMAR A AL BAYOUMI
6333 MT ADA RD APT 152
SAN DIEGO CA 92111-3100

At Your Service
Call: 619-667-3220, 24 hours,
7 days a week

Written Inquiries
Bank of America
68th And El Cajon Branch
PO Box 37176
San Francisco, CA 94137-0001

Customer since 1994
Bank of America appreciates your
business and we enjoy serving you.

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Summary of Your Standard Checking Account

Beginning Balance on 01/25/00	\$447.94	Number of ATM withdrawals and transfers	1
Total Deposits	+ 26,743.00	Number of purchase transactions	7
Total Checks, Withdrawals, Transfers, Account Fees	- 7,780.33	Number of 24 Hour Customer Service Calls	
		Self-Service	2
		Assisted	1
Service Charge	- 6.50	6 of your Customer Service Calls are free of charge each statement period.	
Ending Balance	\$19,404.11		

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Important Information About Your Account

A monthly service charge was applied to your account because on 01/31 your balance
was below the minimum balance of \$1,000. You can avoid this charge by meeting the
minimum balance requirement for this account or linking other BofA savings or money
market plans and meeting the combined minimum balance requirement of \$3,000.

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Bank of America News

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bill payments on a one-time or recurring basis, even transfer funds between accounts
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Branch/ATM Deposits

Number	Date Posted	Amount	Number	Date Posted	Amount
	01/25	\$ 200.00		02/15	10,000.00
	02/04	1,558.00			
		Total of 3 deposits			\$11,758.00

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Checks Paid * Gap in check sequence

Date Paid	Number	Amount	Date Paid	Number	Amount
02/04		\$ 1,558.00	02/14	* 1000	187.00
01/28	* 619	400.00	02/14	1001	73.00
02/07	* 991	903.00	01/31	* 1047	43.62
02/09	992	2,000.00	02/08	1048	200.00
02/10	993	200.00	02/03	* 1050	1,350.00
02/17	994	520.00			
		Total of 11 Checks Paid			\$7,434.62

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California

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Account Activity

Date	Description	Reference Number	Amount
Deposits and Credits			
02/01	Edi Paymnt Samba Co ID: 9036006252 H.A.Badkuok ID# 0000010783 Ref:028000085510733		\$10,000.00
02/09	Money Transfer-Calif Trn: 000209-000726 Sender Ref: 5201100039js Src: Fedwire Benf: Omar Ahmed Albayoumi Orig: Mohamed A Aziz Alhabib		4,985.00
Total Deposits and Credits			\$14,985.00
Withdrawals, Transfers and Account Fees			
01/25	VERSATEL purchase on 01/24 (Card #205289705), Albertsons 8 San Diego CA	515980	\$46.99
01/26	VERSATEL Purchase on 01/25 (Card #205289705), Ets*toefl Cbt Appointment 609-771-7100 NJ Ref #24692160025000739291579		100.00
01/31	VERSATEL purchase on 01/29 (Card #205289705), 99 Ranch Market #1 507 San Diego CA	534563	30.59
01/31	Cash withdrawal on 01/30, Versateller ATM #090003 (Card #205289705)	008447	60.00
02/01	Insufficient Funds Fee		10.00
02/07	VERSATEL Purchase on 02/05 (Card #205289705), Shell No.20467703573 San Diego CA Ref #24299100037053102652017		16.79
02/09	Processing Fee For Money Tfr-CA Trn: 000209-000726		10.00
02/14	VERSATEL Purchase on 02/11 (Card #205289705), Texaco Inc 93002410507 San Diego CA Ref #24897390044355877200037		17.08
02/14	VERSATEL Purchase on 02/14 (Card #205289705), Aol*online Service 0200 800-679-9444 VA Ref #24692160045000228679652		21.95
02/15	Jcplife Hos 888-527-3447 Co ID: 3953783737 Omar A Al Bayoumi ID# 82aj9n4064 0200 Ref:121108251282196		12.95
02/22	VERSATEL Purchase on 02/11 (Card #205289705), Kabul Mkt Intl Foods San Diego CA Ref #24493980049200385600339		19.36
Total Withdrawals, Transfers and Account Fees			\$345.71
Service Charge			
02/22	Direct Deposit Discount		-\$2.00
02/22	Monthly Service Charge		8.50
Total Service Charges			\$6.50

Daily Balance

Date	Amount	Date	Amount	Date	Amount
01/25	\$ 600.95	02/03	8,606.74	02/14	9,962.92
01/26	500.95	02/07	7,686.95	02/15	19,949.97
01/28	100.95	02/08	7,486.95	02/17	19,429.97
01/31	- 33.26	02/09	10,461.95	02/22	19,404.11
02/01	9,956.74	02/10	10,261.95		

ATM Information

This period, you visited the following ATM locations:

Bank of America's Versateller ATM Network
#090003 Balboa-Genesee, San Diego, CA